

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

~~FEIN, SUCH, KAHN & SHEPARD PC~~

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7 Century Drive - Suite 201
Parsippany, New Jersey 07054
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Attorneys for Movant
JPMORGAN CHASE BANK, NATIONAL
ASSOCIATION as servicer for U.S. BANK
NATIONAL ASSOCIATION, AS TRUSTEE FOR
WASHINGTON MUTUAL MSC MORTGAGE
PASS-THROUGH CERTIFICATES SERIES 2003-
S13
R.A. LEBRON, ESQ.
CH2772
bankruptcy@feinsuch.com

In Re:

MARK RANUCCI dba
ONESOURCE TITLE GROUP and
LISA RANUCCI

Debtor(s).



Order Filed on June 8, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-23067 MBK

Chapter: 13

Hearing Date: April 28,
2020

Judge: Hon. Michael B.
Kaplan

Recommended Local Form: ☐ Followed ☒ Modified

ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT
WITH CONDITIONS

The relief set forth on the following page(s) is hereby ORDERED.

DATED: June 8, 2020

A handwritten signature of Michael B. Kaplan in black ink.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

Applicant:	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR WASHINGTON MUTUAL MSC MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2003-S13
Applicant's Counsel:	Fein, Such, Kahn & Shepard, P.C.
Debtors' Counsel:	BRIAN GREGORY HANNON
Property Involved (Collateral")	611 GRASSMERE AVENUE INTERLAKEN, NJ 07712

Relief sought:

- ☒ Creditor's Certification of Default
- ☐ Motion for relief from the automatic stay
- ☐ Motion to dismiss
- ☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Certification of Default is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☒ The Debtors are overdue for 2 months, from March, 2020 to April, 2020.

☒ The Debtors are overdue for 2 regular payments at \$2,928.21 and 2 stipulation payments at \$1,173.54 and \$1,173.55 with \$1,048.31 in suspense.

☐ The Debtors are assessed for N/A late charges at N/A per month.

☐ Applicant acknowledges receipt of funds in the amount of N/A received after the Certification was filed.

Total Arrearages Due \$7,155.20.

2. Debtors must cure all post-petition arrearages, as follows:

☒ Immediate payment shall be made in the amount of \$2,928.21. Payment shall be made no later than May 1, 2020.

☒ Beginning on May 1, 2020, regular monthly mortgage payments shall continue to be made in the amount of \$2,928.21.

☐ Beginning on N/A additional monthly cure payments shall

be made in the amount of \$N/A for N/A months.

☒ The amount of \$4,226.99 shall be capitalized in the Debtors' Chapter 13 plan. The Debtors must file a modified plan and budget within 7 days unless an order is agreed upon with the Standing Trustee adjusting the plan payment amount to account for post-petition amounts being added to the plan. **An Amended or Supplemental Proof of Claim is not required unless specifically requested by the Standing Trustee.*

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Immediate payment: JPMorgan Chase Bank, N.A.
Attn: Bankruptcy Department
3415 Vision Drive
OH4-7133
Columbus, OH 43219

☒ Regular monthly payment: JPMorgan Chase Bank, N.A.
Attn: Bankruptcy Department
3415 Vision Drive
OH4-7133
Columbus, OH 43219

☐ Monthly cure payment:

4. In the event of Default:

☒ If the Debtors fail to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☐ The Applicant is awarded attorneys fees of \$N/A, and costs of \$N/A.

The fees and costs are payable:

☐ through the Chapter 13 plan.

☐ to the Secured Creditor within _____ days.

☒ Attorneys' fees are not awarded.

6. Upon dismissal, discharge, chapter conversion, or relief from stay, the foregoing terms and conditions shall cease to be binding, payments will be due pursuant to the terms of the original loan agreement and Movant may proceed to enforce its remedies under applicable non-bankruptcy law against the Real Property and/or against the Debtors.

In re:
Mark Ranucci
Lisa Ranucci
Debtors

Case No. 18-23067-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2020.
db/jdb +Mark Ranucci, Lisa Ranucci, 611Grassmere Avenue, Interlaken, NJ 07712-4316

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Brian Gregory Hannon on behalf of Debtor Mark Ranucci bhannon@norgaardfirm.com,
 sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com
 Brian Gregory Hannon on behalf of Joint Debtor Lisa Ranucci bhannon@norgaardfirm.com,
 sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com
 Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Jill Manzo on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION as servicer for
 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR WAMU MORTGAGE PASS-THROUGH CERTIFICATES SERIES
 2003-S13 bankruptcy@feinsuch.com
 Kevin Gordon McDonald on behalf of Creditor VW Credit Leasing, Ltd kmcdonald@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Philip A Kahn on behalf of Loss Mitigation JP Morgan Chase pkahn@feinsuch.com
 R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION as servicer for
 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR WAMU MORTGAGE PASS-THROUGH CERTIFICATES SERIES
 2003-S13 bankruptcy@feinsuch.com
 R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION AS SERVICER FOR
 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR WASHINGTON MUTUAL MSC MORTGAGE PASS-THROUGH
 CERTIFICATES SERIES 2003-S13 bankruptcy@feinsuch.com
 Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
 Richard James Tracy, III on behalf of Creditor TD Bank, N.A. rtracy@hillwallack.com,
 tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14